

1 **CLAIMS**

2       **1.**    A method comprising:  
3       receiving account access information from a user;  
4       accessing the account using the received access information;  
5       harvesting data from a web page associated with the account; and  
6       authenticating the user's ability to access the account based on the obtained  
7       information.

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9       **2.**    A method as recited in claim 1 further comprising determining a risk  
10       associated with the user.

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12       **3.**    A method as recited in claim 1 further comprising verifying a user  
13       identity based on information provided by the user.

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15       **4.**    A method as recited in claim 1 further comprising verifying a user  
16       identity based on information provided by a credit reporting service.

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18       **5.**    A method as recited in claim 1 further comprising handling financial  
19       transactions initiated by the user and associated with the account.

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21       **6.**    A method as recited in claim 1 further comprising handling financial  
22       transactions initiated by the user and associated with the account if the user's  
23       ability to access the account is authenticated.  
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1           7.    A method as recited in claim 1 wherein authenticating the user's  
2 ability to access the account includes verifying the user's social security number.

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4           8.    A method as recited in claim 1 wherein authenticating the user's  
5 ability to access the account includes verifying the user's driver's license number.

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7           9.    A method as recited in claim 1 further comprising initiating a trial  
8 deposit into the account to further authenticate the user's ability to access the  
9 account.

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11          10.   A method as recited in claim 1 wherein the account is a financial  
12 account.

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14          11.   A method as recited in claim 10 further comprising requesting a  
15 cancelled check associated with the financial account to further authenticate the  
16 user's ability to access the financial account.

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18          12.   One or more computer-readable memories containing a computer  
19 program that is executable by a processor to perform the method recited in claim  
20 1.

1       **13.**    A method comprising:  
2       receiving financial account access information from a user;  
3       obtaining information regarding the financial account from a financial data  
4       source; and  
5       authenticating the user's ability to access the financial account based on the  
6       obtained information.

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8       **14.**    A method as recited in claim 13 further comprising determining a  
9       risk associated with the user.

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11       **15.**   A method as recited in claim 13 further comprising verifying a user  
12       identity based on information provided by the user.

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14       **16.**   A method as recited in claim 13 further comprising verifying a user  
15       identity based on information provided by a credit reporting service.

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17       **17.**   A method as recited in claim 13 further comprising handling  
18       financial transactions initiated by the user and associated with the financial  
19       account.

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21       **18.**   A method as recited in claim 13 further comprising handling  
22       financial transactions initiated by the user and associated with the financial  
23       account if the user's ability to access the financial account is authenticated.  
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2       **19.**     A method as recited in claim 13 wherein authenticating the user's  
3 ability to access the financial account includes verifying the user's social security  
4 number.

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6       **20.**     A method as recited in claim 13 wherein authenticating the user's  
7 ability to access the financial account includes verifying the user's driver's license  
8 number.

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10       **21.**    A method as recited in claim 13 further comprising initiating a trial  
11 transfer to further authenticate the user's ability to access the financial account.

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13       **22.**    A method as recited in claim 13 further comprising requesting a  
14 cancelled check associated with the financial account to further authenticate the  
15 user's ability to access the financial account.

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17       **23.**    One or more computer-readable memories containing a computer  
18 program that is executable by a processor to perform the method recited in claim  
19 13.

1           **24.**    A method of authenticating a user's ability to access a financial  
2 account, the method comprising:

3           making a first transfer associated with the financial account;  
4           requesting the user to identify the amount of the first transfer;  
5           confirming the user's ability to access the financial account if the user  
6 correctly identifies the amount of the first transfer; and  
7           denying the user's ability to access the financial account if the user does not  
8 correctly identify the amount of the first transfer.

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10           **25.**    A method as recited in claim 24 wherein the first transfer is a credit  
11 transfer.

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13           **26.**    A method as recited in claim 24 wherein the first transfer is a debit  
14 transfer.

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16           **27.**    A method as recited in claim 24 further comprising making a second  
17 transfer associated with the financial account and requesting the user to identify  
18 the amount of the second transfer.

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20           **28.**    A method as recited in claim 27 further comprising confirming the  
21 user's ability to access the financial account if the user correctly identifies the  
22 amount of the first transfer and the amount of the second transfer.

